

# 11 YEARS OF DELIVERING ON INCREASING INCOME POTENTIAL

# 95%

ENT-1017-D (R-7/2020)

## RECEIVED AN INCOME INCREASE.<sup>1</sup>

Annuities are designed to meet long-term needs for retirement income by providing tax deferral, a death benefit during the accumulation phase, and a guaranteed stream of income at retirement.

Our track record shows that income benefits for Allianz fixed index annuities (either built-in or via an optional rider for an additional cost) have provided clients with income increases.

**That's important – because even guaranteed lifetime income needs the potential to increase to help your clients address inflation.**

And every time there's an income payment increase, that new higher payment is guaranteed for the rest of that client's life (as long as the terms of the contract are followed).

SEE THE COMPLETE  
11-YEAR HISTORY AT

[www.allianzlife.com/theproof](http://www.allianzlife.com/theproof).

There is no guarantee that a contract will receive an increase in any given year.



<sup>1</sup> Percentage of clients taking income who have received at least one increase. The total number of contracts used for this analysis was 22,648, and represents any increase of any amount in a given year. Income payments were elected from 1/1/2008 through 12/31/2018. Income increases are reflective of multiple products and income benefits that were available at that time. Individual contracts may have seen varying amounts of income increases.

Past income payment increases are not a guarantee of future results.

With the purchase of any additional-cost riders, the contract's values will be reduced by the cost of the rider. This may result in a loss of principal and interest (gains) in any year in which the contract does not earn interest or earns interest in an amount less than the rider charge.

Withdrawals will reduce the contract value and the value of any protection benefits. Additional withdrawals taken within the contract withdrawal charge schedule will be subject to a withdrawal charge and market value adjustment. All withdrawals are subject to ordinary income tax and, if taken prior to age 59½, may be subject to a 10% federal additional tax.

**For complete information about fixed annuities, ask your financial professional for a contract or Statement of Understanding that outlines the risks, fees, and expenses, as well as other information.**

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America (Allianz).

Products are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. 800.950.1962 [www.allianzlife.com](http://www.allianzlife.com)

• Not FDIC insured • May lose value • No bank or credit union guarantee • Not a deposit • Not insured by any federal government agency or NCUA/NCUSIF

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Product and feature availability may vary by state and broker/dealer.